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on September 25, 2009.

PATENT
Attorney Docket No.: 026595-004900US

TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/
Bonnie Rickles

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael J. Michelsen et al.

Application No.: 10/803,871

Filed: March 17, 2004

For: SYSTEM AND METHOD FOR
TRANSFERRING MONEY

Customer No.: 20350

Confirmation No. 5467

Examiner: Mary Cheung

Technology Center/Art Unit: 3694

RESPONSE TO RESTRICTION
REQUIREMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Office Action mailed September 1, 2009, please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 12 of this paper.